# Filed 04/14/15 Entered 04/14/15 16:43:13 Desc Main Document Page 1 of 47 United States Bankruptcy Court Northern District of Illinois Case 15-13293 Doc 1

IN	NRE:		Case No.
Re	eibel, Anthony B. & Reibel, Sherrill L.		Chapter 7
	Debtor(s		
	DISCLOSURE OF O	COMPENSATION OF ATTORNI	EY FOR DEBTOR
1.		r agreed to be paid to me, for services rendered or	e-named debtor(s) and that compensation paid to me within to be rendered on behalf of the debtor(s) in contemplation
	For legal services, I have agreed to accept		\$\$
	Prior to the filing of this statement I have received $\ \ldots \ .$		\$\$
	Balance Due		\$
2.	The source of the compensation paid to me was: De	ebtor Other (specify):	
3.	The source of compensation to be paid to me is: De	ebtor Other (specify):	
4.	I have not agreed to share the above-disclosed comp	ensation with any other person unless they are me	mbers and associates of my law firm.
	I have agreed to share the above-disclosed compens together with a list of the names of the people sharing		ers or associates of my law firm. A copy of the agreement
5.	In return for the above-disclosed fee, I have agreed to ren	der legal service for all aspects of the bankruptcy	case, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and rend</li> <li>b. Preparation and filing of any petition, schedules, sta</li> <li>c. Representation of the debtor at the meeting of credit</li> <li>d. Representation of the debtor in adversary proceeding</li> <li>e. [Other provisions as needed]</li> </ul>	tement of affairs and plan which may be required; ors and confirmation hearing, and any adjourned l	
6.	By agreement with the debtor(s), the above disclosed fee Representation of the debtor in adversary		nkruptcy matters.
		CERTIFICATION	
I	I certify that the foregoing is a complete statement of any ag		presentation of the debtor(s) in this bankruptcy
	proceeding.		•
_	April 14, 2015  Date	/s/ Lynda Wesley Lynda Wesley Law Office of Lynda Wesley 800 E. Northwest Hwy. Suite 700	

Palatine, IL 60074 (847) 358-4778 Fax: (847) 316-9044 wesleylegal@aol.com

# UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy">http://www.uscourts.gov/bkforms/bankruptcy</a> forms.html#procedure.

Case 15-13293 B1D (Official Form 1, Exhibit D) (12/09) Doc 1 Filed 04/14/15 Entered 04/14/15 16:43:13 Desc Main

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IN RE: Case No. \_\_\_ Chapter 7 Reibel, Sherrill L. Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot

do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
<ul> <li>□ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);</li> <li>□ Active military duty in a military combat zone.</li> </ul>
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Sherrill L. Reibel

Date: April 14, 2015

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United St Northe					Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Mic Reibel, Anthony B.	ldle):		Name of Jo Reibel,			ıse) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 ye. (include married, maiden, and trade names):  dba Medallion Construction, Inc.	ars					e Joint Debtor in trade names)		years
Last four digits of Soc. Sec. or Individual-Taxpayer (if more than one, state all): <b>9866</b>	I.D. (ITIN) /Co	mplete EIN	Last four d	-		or Individual-T <b>4758</b>	axpayer I.I	O. (ITIN) /Complete EIN
Street Address of Debtor (No. & Street, City, State of 12950 Meadows View Court Unit 202	& Zip Code):		12950 Mead Unit 202			tor (No. & Stree	t, City, Sta	ate & Zip Code):
Huntley, IL	ZIPCODE 60	0142	Huntley, IL					ZIPCODE <b>60142</b>
County of Residence or of the Principal Place of But Kane	siness:		County of Kane	Residence	e or of tl	ne Principal Pla	ce of Busir	ness:
Mailing Address of Debtor (if different from street a	address)		Mailing A	ddress of	Joint De	ebtor (if differen	t from stre	eet address):
	ZIPCODE							ZIPCODE
Location of Principal Assets of Business Debtor (if	different from s	treet address	above):					
								ZIPCODE
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Chapter 15 Debtor Country of debtor's center of main interests:	Single A U.S.C. Railroad Stockbr	§ 101(51B) d oker odity Broker	one box.) s tate as defined i	n 11	Ch   Ch   Ch   Ch	the Petition apter 7 apter 9 apter 11 apter 12 apter 13	n is Filed Cha Reco Mai Cha Reco Non Nature of (Check one y consume	e box.)
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Debtor i	(Check box, i is a tax-exem	f applicable.) pt organization d States Code (t		§ 1 ind per	01(8) as "incurrividual primarily sonal, family, or d purpose."	red by an y for a	
Filing Fee (Check one box)	•		_		Chap	oter 11 Debtors	<b>i</b>	
☐ Filing Fee to be paid in installments (Applicable to only). Must attach signed application for the cour consideration certifying that the debtor is unable to except in installments. Rule 1006(b). See Official	t's o pay fee	Debtor	is a small busing is not a small busing is aggregate nonco	ousiness d	ebtor as		J.S.C. § 10	
Filing Fee waiver requested (Applicable to chapte only). Must attach signed application for the cour consideration. See Official Form 3B.		A plan	applicable box is being filed w tances of the pla ance with 11 U.	rith this point were so	olicited p	prepetition from	one or mo	ore classes of creditors, in
Statistical/Administrative Information  Debtor estimates that funds will be available for Debtor estimates that, after any exempt property distribution to unsecured creditors.				id, there v	vill be n	o funds availabl	e for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors		01-	10,001- 25,000	25,001- 50,000		50,001- 100,000	Over 100,000	
Estimated Assets  \$\sqrt{1} & \sqrt{1} & \sqrt{1} & \sqrt{1} & \sqrt{1} \\ \$0 to \$\$ \$50,001 to \$\$ \$100,001 to \$\$500,001 to \$\$1, \$\$50,000 \$\$1 million \$\$100,000 \$\$1 \$\$1, \$\$1, \$\$1, \$\$1, \$\$1,		-	\$50,000,001 to \$100 million	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than	
Estimated Liabilities	000,001 to \$10	-	\$50,000,001 to	\$100,00	0,001	\$500,000,001	More than	n

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Case 15-13293 Doc 1 Filed 04/14/15 B1 (Official Form 1) (04/13) Document	Entered 04/14/15 16:4 Page 6 of 47	43:13 Desc Main
Voluntary Petition	Name of Debtor(s):	
(This page must be completed and filed in every case)	Reibel, Anthony B. & Reibel	l, Sherrill L.
All Prior Bankruptcy Case Filed Within Last	8 Years (If more than two, attac	h additional sheet)
Location Where Filed: <b>None</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are pr I, the attorney for the petitioner in that I have informed the petition chapter 7, 11, 12, or 13 of title explained the relief available under the second of the complex of the comp	if debtor is an individual rimarily consumer debts.) named in the foregoing petition, declare her that [he or she] may proceed under the 11, United States Code, and have der each such chapter. I further certify notice required by 11 U.S.C. § 342(b).
	X /s/ Lynda Wesley	4/14/15
Exhi	Signature of Attorney for Debtor(s)	Date
Does the debtor own or have possession of any property that poses or is a or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No  Exhibit C be completed by every individual debtor. If a joint petition is filed, ea  Exhibit D completed and signed by the debtor is attached and made if this is a joint petition:	bit D ach spouse must complete and attac	
Exhibit D also completed and signed by the joint debtor is attached	ed a made a part of this petition.	
Information Regardin (Check any ap  ☐ Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180  ☐ There is a bankruptcy case concerning debtor's affiliate, general p  ☐ Debtor is a debtor in a foreign proceeding and has its principal place of has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in regarding.	oplicable box.) of business, or principal assets in the days than in any other District. partner, or partnership pending in tace of business or principal assets in the days as a defendant in an action or product is a defendant in an action or product.	this District. in the United States in this District, oceeding [in a federal or state court]
Certification by a Debtor Who Reside		Property
(Check all app  Landlord has a judgment against the debtor for possession of deb		omplete the following.)
(Name of landlord that	at obtained judgment)	
(Address o	f landlord)	
☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for poss		
☐ Debtor has included in this petition the deposit with the court of a		
filing of the petition.	any rent that would become due du	uring the 30-day period after the

Title of Authorized Individual

Date

Case 15-13293 Doc 1 Filed 04/14/15 B1 (Official Form 1) (04/13) Document	Entered 04/14/15 16:43:13 Desc Main Page 7 of 47 Page 3
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s):  Reibel, Anthony B. & Reibel, Sherrill L.
Signa	ntures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X /s/ Anthony B. Reibel Signature of Debtor Anthony B. Reibel Signature of Joint Debtor Sherrill L. Reibel  Telephone Number (If not represented by attorney) April 14, 2015 Date	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  Signature of Foreign Representative  Printed Name of Foreign Representative  Date
Signature of Attorney*  X /s/Lynda Wesley Signature of Attorney for Debtor(s)  Lynda Wesley Law Office of Lynda Wesley 800 E. Northwest Hwy. Suite 700 Palatine, IL 60074 (847) 358-4778 Fax: (847) 316-9044 wesleylegal@aol.com  April 14, 2015 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a	Signature of Non-Attorney Petition Preparer  I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer  Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
*In a case in which § $707(6)(4)(D)$ applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X  Signature of Authorized Individual	Signature  Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

B6 Summary (Case 15-13293 Doc 12/14)1

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IN RE:	Case No.
Reibel, Anthony B. & Reibel, Sherrill L.	Chapter 7
Debtor(s)	•

# SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 12,849.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 4,748.53	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$ 288,678.54	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 2,622.24
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$ 2,596.92
	TOTAL	20	\$ 12,849.00	\$ 293,427.07	

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**Northern District of Illinois** 

IN RE:	Case No.
Reibel, Anthony B. & Reibel, Sherrill L.	Chapter <b>7</b>
Debtor(s)	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

# State the following:

Average Income (from Schedule I, Line 12)	\$ 2,622.24
Average Expenses (from Schedule J, Line 22)	\$ 2,596.92
Current Monthly Income (from Form 22A-1 Line 11; <b>OR</b> , Form 22B Line 14; <b>OR</b> , Form 22C-1 Line 14)	\$ 4,048.33

## **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 288,678.54
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 288,678.54

$_{B6A \text{ (Official Form SA)}} 15/13293$
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Desc Main

(If known)

IN RE Reibel, Anthony B. & Reibel, Sherrill L

Debtor(s)

Case No.

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None		I		

TOTAL

0.00

(Report also on Summary of Schedules)

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Debtor(s)

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(If known)

IN RE Reibel, Anthony B. & Reibel, Sherrill L.

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SCHEDULE B - PERSONAL PROPERTY

y of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in t

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		cash	J	200.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking account with JP Morgan Bank		500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, include audio, video, and computer equipment.		furniture		1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		clothing		200.00
7.	Furs and jewelry.	Х			
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	X			
				1	

Debtor(s)

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\_ Case No. \_

(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		2002 Oldsmobile Bravada (138,500 miles0	J	2,124.00
	other vehicles and accessories.		2008 Cadillac SRX (120,000 miles)	J	8,825.00
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	Х			
28.	Office equipment, furnishings, and supplies.	Х			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			

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IN RE Reibel, Anthony B. & Reibel, Sherrill L.

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# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.	X			
		TO	ΓAL	12,849.00

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IN RE Reibel, Anthony B. & Reibel, Sherrill L.

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# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$155,675. \*

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
cash	735 ILCS 5 §12-1001(b)	200.00	200.00
checking account with JP Morgan Bank	735 ILCS 5 §12-1001(b)	500.00	500.00
furniture	735 ILCS 5 §12-1001(b)	1,000.00	1,000.00
clothing	735 ILCS 5 §12-1001(a)	200.00	200.00
2002 Oldsmobile Bravada (138,500 miles0	735 ILCS 5 §12-1001(b)	2,124.00	2,124.00
2008 Cadillac SRX (120,000 miles)	735 ILCS 5 §12-1001(c)	4,076.47	8,825.00

<sup>\*</sup> Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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IN RE Reibel, Anthony B. & Reibel, Sherrill L

Debtor(s)

(If known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 7177		J	2008 Cadillac SRX				4,748.53	
Bank Of America, N.A. P.O. Box 45224 Jacksonville, FL 32232-5224			VALUE \$ <b>8,825.00</b>	-				
ACCOUNT NO.			7.12.01 ¢ 0,020.00					
			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
<b>0</b> continuation sheets attached			(Total of th	is p	_	e)	\$ 4,748.53	\$
			(Use only on la		Tota page		\$ 4,748.53 (Report also on	\$ (If applicable, report

Summary of Schedules.)

also on Statistical Summary of Certain Liabilities and Related Data.)

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IN RE Reibel, Anthony B. & Reibel, Sherrill L

Debtor(s)

(If known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the

Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Claims of certain farmers and fishermen. Use 150% per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
ocntinuation sheets attached

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IN RE Reibel, Anthony B. & Reibel, Sherrill L.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CONTINGENT CODEBTOR DISPUTED AMOUNT CREDITOR'S NAME, MAILING ADDRESS DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, AND ACCOUNT NUMBER. CONSIDERATION FOR CLAIM. IF CLAIM IS (See Instructions Above.) SUBJECT TO SETOFF, SO STATE CLAIM medical bill ACCOUNT NO. **5072** Alexian Brothers Behavioral Health Hosp. 21272 Network Place Chicago, IL 60673-1212 2,135.00 Assignee or other notification for: ACCOUNT NO. Alexian Brothers Behavioral Health Hosp. Malcolm S. Gerale & Associates Alexian Bros. Behavioral Health Hospital 332 S. Michigan Ave., Suite 600 Chicago, IL 60604 medical bill ACCOUNT NO. 3473 Alexian Brothers. St. Alexius Medical Center 22589 Network Place Chicago, IL 60073-1225 4,969.60 Assignee or other notification for: ACCOUNT NO. Alexian Brothers. **Alexian Brothers Medical Center** 800 Biesterfield Road Elk Grove Village, IL 60007 Subtotal 7,104.60 5 continuation sheets attached (Total of this page) (Use only on last page of the completed Schedule F. Report also on

the Summary of Schedules and, if applicable, on the Statistical

Summary of Certain Liabilities and Related Data.)

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# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2056		J	revolving credit account				
Bureaus Investment Group Portfolio #15 C/O Frontline Asset Strategies, LLC 2700 Snelling Avenue N, Suite 250 Roseville, MN 55113							11,816.29
ACCOUNT NO. 3648		J	revolving credit account				
Chase JPMorgan Chase Bank, N.A. P.O. Box 15298 Wilmington, DE 19850-5298							26,104.28
ACCOUNT NO.			Assignee or other notification for:			П	·
Chase Bank C/O ARS National Services, Inc. P.O. Box 463023 Escondido, CA 92046-3023			Chase				
ACCOUNT NO. <b>0127</b>		Н	attorney's fees				
Drost, Kivlahan, McMahon & O'Connor, LLC Patrick M. McMahon 11 S. Dunton Avenue Arlington Heights, IL 60005	•						C97 F0
ACCOUNT NO. <b>001</b>		J	dental bill			Н	687.50
Drs. A. And A, Artisuk And Associates Dr. Sandy, Dr. Fischer 770 Busse Hwy. Park Ridge, IL 60068-2441		J	dental bill				152.00
ACCOUNT NO. 1545		J	medical bill			Н	102.00
Elk Grove Medical Associates, LLC P.O. Box 3169 Carol Stream, IL 60132-3169							127.68
ACCOUNT NO.		J	attorney's fees and costs for foreclosure action for			H	121.00
Freedman Anselmo Lindberg LLC 1771 W. Diehl Road, Suite 150 Naperville, IL 60563-4947	1		JP Morgan Chase Bank				
						Ц	2,886.00
Sheet no1 of5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	-		?)	\$ 41,773.75
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Related	also atis	o o tica	n al	\$

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Case No.

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Н	Loan to Medallion Construction.				
Greg Itner 206 Frisco Court Bloomingdale, IL 60108							35,000.00
ACCOUNT NO.		J	Supplier to Medallion Construction	$\vdash$			33,000.00
Gypsum Supply Co. 1125 Harrison Avenue Rockford, IL 61104			Supplier to modulion School delich				16,563.22
ACCOUNT NO. 1310		J	Forgiven amount owed from short sale of home -				10,303.22
J.P. Morgan Chase Bank, N.A. P.O. Box 660197 Dallas, TX 75266-0197			Second mortgage.				75,188.80
ACCOUNT NO. 3172		J	Forgiven amount owed for home sold in a short				10,100.00
JP Morgan Chase Bank, N.A. C/O Freedman Anselmo Lindberg LLC 1771 W. Diehl Road, Suite 150 Naperville, IL 60563-4947			sale - First Mortgage				8,136.44
ACCOUNT NO.			Assignee or other notification for:				0,100.44
JP Morgan Chase Bank, N.A. 439 W. Schick Road, Suite 200 Bloomingdale, IL 60108			JP Morgan Chase Bank, N.A.				
ACCOUNT NO.			Assignee or other notification for:				
Chase JPMorgan Chase Bank, N.A. P.O. Box 469030 Glendale, CO 80246			JP Morgan Chase Bank, N.A.				
ACCOUNT NO. <b>5447</b>		J	equipment rental				
Kropp Equipment, Inc. 1020 Kennedy Avenue Schererville, TN 46375							470000
Sheet no. <b>2</b> of <b>5</b> continuation sheets attached to				L Sub	tote	L al	4,709.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	is p T t als tatis	age Fota o o tica	e) al n al	\$ <b>139,597.46</b>

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# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO. 9235		Н	credit account	+				_
L & W Supply Corporation C/O Michael D. Weis, Esquire P.O. Box 1166 Northbrook, IL 60065	-						2,400.	00
ACCOUNT NO.			Assignee or other notification for:	T				
L & W Supply 303 W. Irving Park Road Roselle, IL 60172	•		L & W Supply Corporation					
ACCOUNT NO. 3376		J	revolving credit account	+				
Lord and Taylor (Synchrony Bank) 170 Election Road, Suite 125 Draper, UT 84020							917.	43
ACCOUNT NO. 8200		J	revolving credit account	$\dagger$				
Macy's Bankruptcy Processing P.O. Box 8053 Mason, OH 45040							864.	00
ACCOUNT NO.			Assignee or other notification for:	+			30	
FDS Bank (Macy's) P.O. Box 8061 Mason, OH 45040-8061			Macy's					
			royalving avadit account	$\downarrow$		_		
ACCOUNT NO. 601D  Nationwide Credit Inc. (American Express P.O. Box 26314  Lehigh Valley, PA 18002-6314	-	J	revolving credit account					
			compliant for Modellian Construction, Inc.	+			1,409.	24
Rosen Materials 1371 Sawgrass Corporate Parkway Sunrise, FL 33323		J	supplier for Medallion Construction, Inc.					
Sheet no. 3 of 5 continuation sheets attached to				Sub	L	1	13,000.	00
Sheet no. 3 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	this p	oag	e)	\$ 18,590.	67
			(Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relationship	rt als Statis	stic	on al	\$	

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Case No.

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4272		J	Lawsuit fiiled against Medallion Construction, Inc.	П		Ħ	
Security National Insurance Company C/O David B. Halpin, Esquire 1400 Torrence Avenue, Suite 211-A Calumet City, IL 60409							20,641.45
ACCOUNT NO. 3983		Н	credit account				
Sherwin Williams Company C/O Stein & Rotman 77 W. Washington Street, Suite 1105 Chicago, IL 60602							31,550.00
ACCOUNT NO. 4668		Н	lawsuit filed against Medallion Construction, Inc.			H	,
Technology Insurance C/O David B. Halpin, Esquire 1400 Torrence Avenue, Suite 211-A Calumet City, IL 60409							21,645.99
ACCOUNT NO. 6233		J	revolving credit account				
The Home Depot/CBNA P.O. Box 6497 Sioux Falls, SD 57117							
ACCOUNTING	-		Assignee or other notification for:			$\dashv$	2,461.81
Pro Consulting Services, Inc. The Home Depot/Citibank N.A. Collections P.O. Box 66768 Houston, TX 66768			The Home Depot/CBNA				
ACCOUNT NO. <b>2022</b>		J	Painting service for Medallion Construction, Inc.			H	
V.M.G. Painting 1096 Grass Lake Road Fox Lake, IL 60020							F 220 00
ACCOUNT NO 6020	-	J	cable bill	H		$\dashv$	5,229.00
ACCOUNT NO. 6020  Wow Cable P.O. Box 5175  Carol Stream, IL 60197-5715		,   	Cable bill				83.81
Sheet no. 4 of 5 continuation sheets attached to			<u> </u>	Sub	tota	al	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Stammary of Certain Liabilities and Relate	is p T als atis	age Fota o o tica	e) al n al	\$ <b>81,612.06</b> \$

Doc 1

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Desc Main

(If known)

Summary of Certain Liabilities and Related Data.)

IN RE Reibel, Anthony B. & Reibel, Sherrill L.

Debtor(s)

Case No.

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sneet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	TIMI TOTITO TED	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	t		Assignee or other notification for:				$\dagger$	
Wow Schaumburg C/O Credit Management, LP P.O. Box 118288 Carrollton, TX 75011-8288			Wow Cable					
ACCOUNT NO.			Assignee or other notification for:				+	
Wow Schaumburg C/O Credit Management, LP 4200 International Parkway Carrollton, TX 75007-1912			Wow Cable					
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
Sheet no. 5 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-		(Total o		pag To	ge) otal	\$	
			(Use only on last page of the completed Schedule F. Rep the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Rel	Stati	sti	cal		288.678.5

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Debtor(s)

IN RE Reibel, Anthony B. & Reibel, Sherrill L.

Je 23 01 47

Case No.

(If known)

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Debtor(s)

IN RE Reibel, Anthony B. & Reibel, Sherrill L.

age 24 01 47

Case No. \_\_\_\_\_(If known)

**SCHEDULE H - CODEBTORS** 

territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or

Check this box if debtor has no codebtors.

name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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		L	ocument	1 age 23 01 41
Fill in this in	formation to identify y	our case:		
Debtor 1	Anthony B. Reibel	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	Sherrill L. Reibel First Name	Middle Name	Last Name	
United States B	Bankruptcy Court for the: No	orthern District of Illino	is	
Case number				Check if this is:
,				An amended filing
				A supplement showing post-petition chapter 13 income as of the following date:
Official F	Form 6I			MM / DD / YYYY
Sched	lule I: You	rIncom	е	12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment Fill in your employment Debtor 1 Debtor 2 or non-filing spouse information. If you have more than one job, attach a separate page with **M** Employed **Employed Employment status** information about additional ■ Not employed ■ Not employed employers. Include part-time, seasonal, or self-employed work. <u>Director Of Business Development</u> Sales Clerk Occupation Occupation may Include student or homemaker, if it applies. Mature Health Services, Inc. Employer's name Maggy's Magoo's Employer's address 579 First Bank Drive, Suite 100 105 E. Schaumburg Road Number Street Number Street Palatine, IL 60067-0000 Schaumburg, IL 60193-0000 City State ZIP Code State ZIP Code How long employed there? 1 years and 6 months 3 years Part 2: Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 3,333.33 715.00 3. Estimate and list monthly overtime pay. 0.00 0.00 3,333.33 4. Calculate gross income. Add line 2 + line 3. 715.00

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Anthony B. Reibel
First Name Middle Name

Debtor 1

eibel\_\_\_\_

Last Name

Case number (if known)\_

		For	Debtor 1		btor 2 or ng spouse			
Copy line 4 here	<b>4</b> .	\$	3,333.33	\$	715.00			
5. List all payroll deductions:								
5a. Tax, Medicare, and Social Security deductions	5a.	\$	583.21	\$	74.80			
5b. Mandatory contributions for retirement plans	5b.	\$	0.00	\$	0.00			
5c. Voluntary contributions for retirement plans	5c.	\$	0.00	\$	0.00			
5d. Required repayments of retirement fund loans	5d.	\$	0.00	\$	0.00			
5e. Insurance	5e.	\$	768.08	\$	0.00			
5f. Domestic support obligations	5f.	\$	0.00	\$	0.00			
5g. Union dues	5g.	\$	0.00	\$	0.00			
5h. Other deductions. Specify:	5h.	+\$	0.00	+ \$	0.00			
6. <b>Add the payroll deductions</b> . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$	1,351.29	\$	74.80			
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	1,982.04	\$	640.20			
8. List all other income regularly received:								
8a. Net income from rental property and from operating a business, profession, or farm								
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	0.00			
8b. Interest and dividends	8b.	\$	0.00	\$	0.00			
8c. Family support payments that you, a non-filing spouse, or a depende regularly receive	ent							
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	0.00			
8d. Unemployment compensation	8d.	\$	0.00	\$	0.00			
8e. Social Security	8e.	\$	0.00	\$	0.00			
8f. Other government assistance that you regularly receive								
Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	nce 8f.	\$	0.00	\$	0.00			
8g. Pension or retirement income	8g.	\$	0.00	\$	0.00			
8h. Other monthly income. Specify:	8h.	+\$	0.00	+\$	0.00			
9. <b>Add all other income</b> . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	0.00	\$	0.00			
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse.	10.	\$	1,982.04	·\$	640.20	= \$2,622.24_		
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.								
Do not include any amounts already included in lines 2-10 or amounts that are	not av	<i>v</i> ailable	to pay expens	es listed i	n <i>Schedul</i> e J.			
Specify:				_	11.	+ \$0.00		
12. Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Schedules and Statistical Summary of C				-		\$2,622.24 Combined		
	monthly income							
13. Do you expect an increase or decrease within the year after you file this form?  No.  Yes. Explain:  None								

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Fill in this information to identify your case:		
Debtor 1 Anthony B. Reibel	Observit Heissian	
First Name Middle Name Last Name  Debtor 2 Sherrill L. Reibel	Check if this is:	
Debtor 2 Sherrill L. Reibel (Spouse, if filing) First Name Middle Name Last Name	<ul><li>An amended filing</li><li>A supplement showing pos</li></ul>	t-netition chanter 13
United States Bankruptcy Court for the: Northern District of Illinois	expenses as of the following	
Case number(ff known)	MM / DD / YYYY	
	A separate filing for Debtor maintains a separate hous	
Official Form 6J	mainains a separate nous	enoid
Schedule J: Your Expenses		12/13
Be as complete and accurate as possible. If two married people are filing together, both information. If more space is needed, attach another sheet to this form. On the top of a (if known). Answer every question.		
Part 1: Describe Your Household		
1. Is this a joint case?		
No. Go to line 2.  ✓ Yes. Does Debtor 2 live in a separate household?		
☑ No		
Yes. Debtor 2 must file a separate Schedule J.		
2. Do you have dependents?    No Dependent's rela	ationship to Dependent's	Does dependent live
Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent		with you?
Do not state the dependents'		□ No □ Yes
names.		□ No
		☐ Yes
		□ No
		Yes
		☐ No☐ Yes
		□ No
		Yes
3. Do your expenses include expenses of people other than yourself and your dependents?		
Part 2: Estimate Your Ongoing Monthly Expenses		
Estimate your expenses as of your bankruptcy filing date unless you are using this form	m as a supplement in a Chapter 13	case to report
expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> applicable date.		
Include expenses paid for with non-cash government assistance if you know the value	of Your exp	oneoe
such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 6I.)		
<ol> <li>The rental or home ownership expenses for your residence. Include first mortgage pa any rent for the ground or lot.</li> </ol>	4. \$ <b>1,3</b>	00.00
If not included in line 4:		
4a. Real estate taxes	· ·	0.00
4b. Property, homeowner's, or renter's insurance	· · · ·	0.00
4c. Home maintenance, repair, and upkeep expenses		0.00
4d. Homeowner's association or condominium dues	4d. \$ (	0.00

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Debtor 1

Anthony B. Reibel
First Name Middle Name

me Middle Name Last Name

Case number (if known)\_

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$100.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$100.00
6d. Other. Specify:	6d.	\$0.00
7. Food and housekeeping supplies	7.	\$400.00
8. Childcare and children's education costs	8.	\$ 0.00
9. Clothing, laundry, and dry cleaning	9.	\$40.00
10. Personal care products and services	10.	\$20.00
11. Medical and dental expenses	11.	\$50.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments.	12.	\$120.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$50.00
14. Charitable contributions and religious donations	14.	\$0.00
<ul><li>15. Insurance.</li><li>Do not include insurance deducted from your pay or included in lines 4 or 20.</li></ul>		
15a. Life insurance	15a.	\$0.00
15b. Health insurance	15b.	\$0.00
15c. Vehicle insurance	15c.	\$90.00
15d. Other insurance. Specify:	15d.	\$
Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:	16.	\$
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a.	\$306.92
17b. Car payments for Vehicle 2	17b.	\$
17c. Other. Specify:	17c.	\$
17d. Other. Specify:	17d.	\$
<ol> <li>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</li> </ol>	18.	\$
19. Other payments you make to support others who do not live with you.		\$ 0.00
Specify:	19.	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inco	me.	
20a. Mortgages on other property	20a.	\$
20b. Real estate taxes	20b.	\$0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$
20e. Homeowner's association or condominium dues	20e.	\$0.00

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Debtor 1	Anthony B. Reibel First Name Middle Name Last Name	Case number (if known)
21. <b>Oth</b>	<b>er</b> . Specify:	21. <b>+</b> \$
	r monthly expenses. Add lines 4 through 21. result is your monthly expenses.	\$ <b>2,596.92</b>
23. Calc	ulate your monthly net income.	
23a.	Copy line 12 (your combined monthly income) from Schedule I	. \$
23b.	Copy your monthly expenses from line 22 above.	<sup>23b.</sup> - \$ 2,596.92
23c.	Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$
For e	ou expect an increase or decrease in your expenses within the example, do you expect to finish paying for your car loan within the gage payment to increase or decrease because of a modification to.	he year or do you expect your
□ Y	None	

Document

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(If known)

(Print or type name of individual signing on behalf of debtor)

IN RE Reibel, Anthony B. & Reibel, Sherrill L.

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Debtor(s)

Case No.

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 22 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: **April 14, 2015** Signature: /s/ Anthony B. Reibel Debtor Anthony B. Reibel Date: April 14, 2015 Signature: /s/ Sherrill L. Reibel (Joint Debtor, if any) Sherrill L. Reibel [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature: \_

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

 $_{B7 \text{ (Official Form?) (04/13)}}$  Case 15-13293 Doc 1 Filed 04/14/15 Entered 04/14/15 16:43:13 Desc Main Document Page 31 of 47 **United States Bankruptcy Court** 

Northern District of Illinois

IN RE:		Case No
Reibel, Anthony B. & Reibel, Sherrill L.		Chapter 7
Deb	tor(s)	•

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 0.00 2013 - \$18.000. 2014 - \$47,000.

#### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

STATUS OR

DISPOSITION

Home sold in a short

Judgment entered and

Order/Turnover Order

Wage Deduction

entered.

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.\* If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING JPMorgan Chase Bank, National Foreclosure proceeding Association vs. Anthony B. Reibel & Sherill L. Reibel 2013 CH 15985

The Sherwin Williams Company Lawsuit to collect a debt vs. Medallion Construction, inc., Shawn Tuttle & Anthony Reibel 14 M1 113983

L & W Supply Corporation vs. Medallion Construction, Inc. and Anthony B. Reibel

lawsuit to collect a debt.

AND LOCATION **Circuit Court of Cook County** 

COURT OR AGENCY

50 W. Washington Street, Chicago, IL 60602

Circuit Court of Cook County, Illinois - Municipal Department, First District 50 W. Washington Street,

Chicago, IL 60602

Circuit Court of Cook County, IL - Judgment entered.

**Municipal Department, First** District

50 W. Washington Street, Chicago, IL 60602

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b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Law Office of Lynda Wesley 800 E. Northwest Hwy. Suite 700 Palatine, IL 60074

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 900.00

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR Luzwick 7980 Bershire Drive Hanover Park, IL 60133

DATE 5/5/2014 DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED Debtors sold their home in a short sale and receive zero funds.

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

# 11. Closed financial accounts

none

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 $\checkmark$ 

#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

112 Glenridge Lane, Schaumburg, IL 60193

NAME USED

DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None I

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN

Medallion Construction, Inc.

ADDRESS 112 Glenrige Lane Schaumburg, IL 60193-0000 NATURE OF BUSINESS construction company BEGINNING AND ENDING DATES 4/21/2010 to

9/30/2013

#### The company is insolvent, no longer in business.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements	
None a. List all bookkeepers and accountants who keeping of books of account and records o	o within the $two\ years$ immediately preceding the filing of this bankruptcy case kept or supervised the f the debtor.
NAME AND ADDRESS Mowery & Schoenfeld, LLC Anthony Cullotta 475 Half Day Road, Suite 250 Lincolnshire, IL 60069	DATES SERVICES RENDERED
None b. List all firms or individuals who within that and records, or prepared a financial statem	ne <b>two years</b> immediately preceding the filing of this bankruptcy case have audited the books of account tent of the debtor.
NAME AND ADDRESS Mowery & Schoenfeld, LLC Anthony Cullotta 475 Half Day Road, Suite 250 Lincolnshire, IL 60069	DATES SERVICES RENDERED
None c. List all firms or individuals who at the ti	ime of the commencement of this case were in possession of the books of account and records of the records are not available, explain.
NAME AND ADDRESS Anthony Reibel 12950 Meadow View Court Huntley, IL 60142	
	and other parties, including mercantile and trade agencies, to whom a financial statement was issued by ely preceding the commencement of this case.
20. Inventories	
None a. List the dates of the last two inventories dollar amount and basis of each inventory.	taken of your property, the name of the person who supervised the taking of each inventory, and the
None b. List the name and address of the person	having possession of the records of each of the two inventories reported in a., above.
21. Current Partners, Officers, Directors and S	Shareholders
None a. If the debtor is a partnership, list the nat $\checkmark$	ure and percentage of partnership interest of each member of the partnership.
None b. If the debtor is a corporation, list all offi or holds 5 percent or more of the voting or	icers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, requity securities of the corporation.
22. Former partners, officers, directors and sha	areholders
None a. If the debtor is a partnership, list each me	ember who withdrew from the partnership within <b>one year</b> immediately preceding the commencement

✓ of this case.

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#### 23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

#### 24. Tax Consolidation Group

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

#### 25. Pension Funds.

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Signature /s/ Anthony B. Reibel	
of Debtor	Anthony B. Reibel
Signature /s/ Sherrill L. Reibel	
of Joint Debtor	Sherrill L. Reibel
(if any)	
<b>0</b> continuation pages attached	
	of Debtor  Signature /s/ Sherrill L. Reibel  of Joint Debtor (if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

**B8** (Official Form 8) (12/08)

Reibel, Anthony B. & Reibel, Sherrill L.

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Chapter 7

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**Northern District of Illinois** IN RE: Case No. \_\_

	NDIVIDITAL DERTO	R'S STATEMI	ENT OF INTENTION
_	he estate. (Part A must be		or <b>EACH</b> debt which is secured by property of the
Property No. 1			
Creditor's Name: Bank Of America, N.A.			erty Securing Debt: SRX (120,000 miles)
Property will be <i>(check one)</i> :  Surrendered <b>A</b> Retained			
If retaining the property, I intend to (che Redeem the property Reaffirm the debt Other. Explain	ck at least one):	(fo	or example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  ✓ Claimed as exempt  Not claimed	d as exempt		
Property No. 2 (if necessary)			
Creditor's Name:		Describe Property Securing Debt:	
Property will be (check one):  Surrendered Retained		L	
If retaining the property, I intend to (che Redeem the property Reaffirm the debt Other. Explain	ck at least one):	(fo	or example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  Claimed as exempt Not claimed	d as exempt		
<b>ART B</b> – Personal property subject to und dditional pages if necessary.)	expired leases. (All three c	olumns of Part B	nust be completed for each unexpired lease. Attach
Property No. 1			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No
Property No. 2 (if necessary)			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No
continuation sheets attached (if any)	'		,
declare under penalty of perjury that ersonal property subject to an unexpi		intention as to ar	ny property of my estate securing a debt and/or

Date: \_\_\_\_\_ April 14, 2015 /s/ Anthony B. Reibel Signature of Debtor /s/ Sherrill L. Reibel

Signature of Joint Debtor

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Reibel, Anthony B. 12950 Meadows View Court **Unit 202** Huntley, IL 60142

Page 38 of 47 Document Chase Bank C/O ARS National Services, Inc. P.O. Box 463023 Escondido, CA 92046-3023

JP Morgan Chase Bank, N.A. 439 W. Schick Road, Suite 200 Bloomingdale, IL 60108

Reibel, Sherrill L. 12950 Meadows View Court **Unit 202** Huntley, IL 60142

Drost, Kivlahan, McMahon & O'Connor, LLC Kropp Equipment, Inc. Patrick M. McMahon 11 S. Dunton Avenue Arlington Heights, IL 60005

1020 Kennedy Avenue Schererville, TN 46375

Law Office of Lynda Wesley 800 E. Northwest Hwv. Suite 700 Palatine, IL 60074

Drs. A. And A, Artisuk And Associates Dr. Sandy, Dr. Fischer 770 Busse Hwy. Park Ridge, IL 60068-2441

L & W Supply 303 W. Irving Park Road Roselle, IL 60172

Alexian Brothers Behavioral Health Hosp. 21272 Network Place Chicago, IL 60673-1212

Elk Grove Medical Associates, LLC P.O. Box 3169 Carol Stream, IL 60132-3169

L & W Supply Corporation C/O Michael D. Weis, Esquire P.O. Box 1166 Northbrook, IL 60065

**Alexian Brothers Medical Center** 800 Biesterfield Road Elk Grove Village, IL 60007

FDS Bank (Macy's) P.O. Box 8061 Mason, OH 45040-8061 Lord and Taylor (Synchrony Bank) 170 Election Road, Suite 125 Draper, UT 84020

Alexian Brothers. St. Alexius Medical Center 22589 Network Place Chicago, IL 60073-1225

Freedman Anselmo Lindberg LLC 1771 W. Diehl Road, Suite 150 Naperville, IL 60563-4947

Macy's **Bankruptcy Processing** P.O. Box 8053 Mason, OH 45040

Bank Of America, N.A. P.O. Box 45224 Jacksonville, FL 32232-5224 **Greg Itner** 206 Frisco Court Bloomingdale, IL 60108 Malcolm S. Gerale & Associates Alexian Bros. Behavioral Health Hospital 332 S. Michigan Ave., Suite 600 Chicago, IL 60604

**Bureaus Investment Group Portfolio #15** C/O Frontline Asset Strategies, LLC 2700 Snelling Avenue N, Suite 250 Roseville, MN 55113

**Gypsum Supply Co.** 1125 Harrison Avenue Rockford, IL 61104

Nationwide Credit Inc. (American Express P.O. Box 26314 Lehigh Valley, PA 18002-6314

Chase JPMorgan Chase Bank, N.A. P.O. Box 15298 Wilmington, DE 19850-5298

J.P. Morgan Chase Bank, N.A. P.O. Box 660197 Dallas, TX 75266-0197

Pro Consulting Services, Inc. The Home Depot/Citibank N.A. Collections P.O. Box 66768 Houston, TX 66768

Chase JPMorgan Chase Bank, N.A. P.O. Box 469030 Glendale, CO 80246

JP Morgan Chase Bank, N.A. C/O Freedman Anselmo Lindberg LLC 1771 W. Diehl Road, Suite 150 Naperville, IL 60563-4947

**Rosen Materials** 1371 Sawgrass Corporate Parkway Sunrise, FL 33323

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Security National Insurance Company C/O David B. Halpin, Esquire 1400 Torrence Avenue, Suite 211-A Calumet City, IL 60409

Sherwin Williams Company C/O Stein & Rotman 77 W. Washington Street, Suite 1105 Chicago, IL 60602

Technology Insurance C/O David B. Halpin, Esquire 1400 Torrence Avenue, Suite 211-A Calumet City, IL 60409

The Home Depot/CBNA P.O. Box 6497 Sioux Falls, SD 57117

V.M.G. Painting 1096 Grass Lake Road Fox Lake, IL 60020

Wow Cable P.O. Box 5175 Carol Stream, IL 60197-5715

Wow Schaumburg C/O Credit Management, LP P.O. Box 118288 Carrollton, TX 75011-8288

Wow Schaumburg C/O Credit Management, LP 4200 International Parkway Carrollton, TX 75007-1912 Case 15-13293 Doc 1 Filed 04/14/15 Entered 04/14/15 16:43:13 Desc Main Document Page 40 of 47

# United States Bankruptcy Court Northern District of Illinois

I	N RE: Case No.	and the second
Re	Reibel, Anthony B. & Reibel, Sherrill L. Chapter 7	
	Debtor(s)	
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to mone year before the filling of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in content of or in connection with the bankruptcy case is as follows:	ie within mplation
	For legal services, I have agreed to accept	900.00
	Prior to the filing of this statement I have received \$	900.00
	Balance Due \$	
2.	The source of the compensation paid to me was: Debtor Other (specify):	
3.	The source of compensation to be paid to me is: Debtor Dother (specify):	
4.	1 have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.	
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreed together with a list of the names of the people sharing in the compensation, is attached.	reement,
5.	. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:	
	<ul> <li>Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>Representation of the debtor in adversary proceedings and other contested bankruptcy matters;</li> <li>[Other provisions as needed]</li> </ul>	
6.	By agreement with the debtor(s), the above disclosed fee does not include the following services:  Representation of the debtor in adversary proceedings and other contested bankruptcy matters.	
	CERTIFICATION  1 certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.  April 14, 2015  Date  Lynda Weşley  Law Office of Lynda Wesley  800 E. Northwest Hwy. Suite 700  Palatine, IL. 60074  (847) 358-4778 Fax: (847) 316-9044  wesleylegal@aol.com	

Document B1 (Official Form 1) (04/13)	Page 41 of 47	
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Reibel, Anthony B. & Reibe	Page Pl, Sherrill L.
All Prior Bankruptcy Case Filed Within Las	st 8 Years (If more than two, atta-	ch additional sheet)
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	ore than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are properties) I, the attorney for the petitioner result that I have informed the petition chapter 7, 11, 12, or 13 of tittle explained the relief available un	risk a strict the strict of th
Yes, and Exhibit C is attached and made a part of this petition.  No  Exhi  (To be completed by every individual debtor. If a joint petition is filed, expected by Exhibit D completed and signed by the debtor is attached and material of this is a joint petition:	ibit <b>D</b> each spouse must complete and attaced a part of this petition.	sch a separate Exhibit D.)
Exhibit D also completed and signed by the joint debtor is attach	ned a made a part of this petition.	
	0 days than in any other District.  partner, or partnership pending in t lace of business or principal assets but is a defendant in an action or pre-	this District. in the United States in this District, occeding [in a federal or state court]
Certification by a Debtor Who Reside		Property
(Check all app  Landlord has a judgment against the debtor for possession of deb	plicable boxes.) btor's residence. (If box checked, co	omplete the following.)
(Name of landlord th	nat obtained judgment)	
(Address o	of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for possible.	c circumstances under which the de	ebtor would be permitted to cure session was entered, and
Debtor has included in this petition the deposit with the court of a filing of the petition.		

Debtor certifies that he/she has served the Landlord with this certification, (11 U.S.C. § 362(1)).

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Title of Authorized Individual

Date

Case 15-13293 Doc 1 Filed 04/14/15 Document	Entered 04/14/15 16:43:13 Desc Main Page 42 of 47
B1 (Official Form 1) (04/13)	Page 1
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Reibel, Anthony B. & Reibel, Sherrill L.
	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7 I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X  Signature of Bebtor  X  Signature of Joint Debtor  Anthony B. Reibel  Telephone Number (If not represented by attorney)  April 14, 2015  Date	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  Signature of Foreign Representative  Printed Name of Foreign Representative
Signature of Attorney*  X Signature of Attorney for Debto(s)  Lynda Wesley Law Office of Lynda Wesley 800 E. Northwest Hwy. Suite 700 Palatine, IL 60074 (847) 358-4778 Fax: (847) 316-9044 wesleylegal@aol.com	Signature of Non-Attorney Petition Preparer  I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer  Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
April 14, 2015  Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X Signature
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.
X Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets

m

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B1D (Official Form 1, Exhibit D) (12/09)

# **United States Bankruptcy Court** Northern District of Illinois

IN RE:	Case No.
Reibel, Anthony B.	Chapter 7
Debtor(s)	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your ca al iŧ co

ise. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case ma so be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credi unseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by option for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(hees not apply in this district.
ertify under penalty of perjury that the information provided above is true and correct.

I c

Signature of Debtor:	a
Date: April 14, 2015	AUTHONY

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B1D (Official Form 1, Exhibit D) (12/09)

# **United States Bankruptcy Court Northern District of Illinois**

IN RE:	Case No.
Reibel, Sherrill L.	Chapter 7
Debtor(s)	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	Domes & Hol	
Date: April 14, 2015	SHERRILL	

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B6 Declaration (Official Form 6 - Declaration) (12/07) DOCUMENT

IN RE Reibel, Anthony B. & Reibel, Sherrill L. Debtor(s) Case No. (If known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date: April 14, 2015	Signature: X  Anthony B. Reibel  Det
Date: <b>April 14, 2015</b>	Signature: Sherrill L. Reibel (Joint Debtor, if a [If joint case, both spouses must sign
DECLARATION AND S	GNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the and 342 (b); and, (3) if rules or gui	at: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document of lebtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(b) lines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable iven the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting that section.
Printed or Typed Name and Title, if any, If the bankruptcy petition preparer responsible person, or partner who	not an individual, state the name, title (if any), address, and social security number of the officer, principal
Address	
Signature of Bankruptcy Petition Prepare	Date
Names and Social Security numbers is not an individual:	`all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition prepared.
If more than one person prepared th	document, attach additional signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's fai imprisonment or both. 11 U.S.C. §	re to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines $0$ ; 18 U.S.C. § 156.
DECLARATION UN	DER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP
l, the	(the president or other officer or an authorized agent of the corporation or
	I as debtor in this case, declare under penalty of perjury that I have read the foregoing summary as sheets (total shown on summary page plus I), and that they are true and correct to the best of n
Date:	Signature:
	(Print or type name of individual signing on behalf of debi
[An individual signing	n behalf of a partnership or corporation must indicate position or relationship to debtor.]
	or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.
1 orani, joi mannag arjanse santini	

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#### 23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

#### 24. Tax Consolidation Group

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

#### 25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: April 14, 2015

Signature

of Debtor

Anthony B. Reibel

Sherrill L. Reibel

Date: April 14, 2015

Signature X
of Joint Debtor

of Joint Debt (if any)

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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B8 (Official Form 8) (12/08)

# United States Bankruptcy Court Northern District of Illinois

IN RE:			Case No.	
Reibel, Anthony B. & Reibel, Sherrill L.		Chapter 7		
СНАРТЕ	Debtor(s)	TODIC CE :		
PART A - Debts secured by property	V of the estate (Part 4	TOR'S STATEN	MENT OF INTENTION	
estate. Attach additional pages if nec	essary.)	st be fully completed	for EACH debt which is secured by property of	
Property No. 1				
Creditor's Name: Bank Of America, N.A.		Describe Pro	Describe Property Securing Debt: 2008 Cadillac SRX (120,000 miles)	
Property will be (check one):  Surrendered Retained			(100,100)	
If retaining the property, I intend to Redeem the property Reaffirm the debt				
Other, Explain			for example, avoid lien using 11 U.S.C. § 522(f))	
Property is (check one):  ✓ Claimed as exempt   Not cla	imed as exempt		<u> </u>	
Property No. 2 (if necessary)				
Creditor's Name:		Describe Prop	erty Securing Debt:	
Property will be (check one): Surrendered Retained				
If retaining the property, I intend to ( Redeem the property Reaffirm the debt Other. Explain	check at least one):	(f	or evample avoid lies wins 11 U.G. o. a see to	
Property is (check one): Claimed as exempt Not claim		· ··· · · · · · · · · · · · · · · · ·	or example, avoid lien using 11 U.S.C. § 522(f)).	
		columns of Part B	must be completed for each unexpired lease. Attac	
Property No. 1				
essor's Name:	Describe Leased Property:		Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):	
roperty No. 2 (if necessary)				
essor's Name:	Describe Leased Property:		Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No	
continuation sheets attached (if any	)			
eclare under penalty of perjury tha rsonal property subject to an unexp	t the above indicates my ired lease.	intention as to any	property of my estate securing a debt and/or	
te: April 14, 2015	× ~			
	Signature of Debtor	1 0/0		
	X Signature of Joint De	need &	(afle)	